

# **Open Enrollment Starts Nov. 1 for Delaware's Health Insurance Marketplace**

**Rates reduced for second straight year;  
open enrollment for 2021 coverage ends  
Dec. 15**

NEW CASTLE (Oct. 30, 2020) – Delawareans looking for health insurance will see a second straight year of reduced rates when they shop for 2021 coverage through the Health Insurance Marketplace.

The marketplace's eighth open enrollment period starts Sunday, Nov. 1, and ends Tuesday, Dec. 15, at [www.HealthCare.gov](http://www.HealthCare.gov), where consumers can renew existing coverage or sign up for a new plan. Coverage for enrollees who sign up by Dec. 15 and pay their first month's premium will take effect Jan. 1.

Individuals who don't act by Dec. 15 cannot get 2021 coverage unless they qualify for a Special Enrollment Period based on circumstances such as a loss of qualifying health coverage, change of income, becoming a parent, or other qualifying factors.

Monthly premiums for 2021 plans in Delaware will be 1 percent lower on average than the 2020 plans, Insurance Commissioner Trinidad Navarro announced in August. Highmark Blue Cross Blue Shield Delaware is the sole health insurer offering plans on Delaware's Health Insurance Marketplace. Enrollees will choose one of 12 Highmark plans or they will be re-enrolled automatically in a plan similar to their current one.

This year's rate reduction follows last year's average 19

percent drop, which reflected federal approval in 2019 of Delaware's reinsurance program. The program aims to lower health insurance premiums for plans sold in the individual insurance market by partially reimbursing insurers for high-cost health care claims through a \$27 million fund that uses a mix of federal funding and assessments collected by the Delaware Department of Insurance from health insurance carriers. Because the insurers' claims costs are lower, they can charge lower premiums.

Last year, nearly 24,000 people signed up for coverage through Delaware's Health Insurance Marketplace during open enrollment. With the new reinsurance program driving down the cost of monthly premiums, enrollment increased more than 6 percent from the previous year's open enrollment period. About 75 percent of last year's enrollees were renewing their coverage and 25 percent were new enrollees.

Federal tax credits are available for those whose household income is between 138 percent and 400 percent of the Federal Poverty Level. For 2021 coverage, that's between \$17,609 and \$51,040 for an individual, or between \$36,156 and \$104,800 for a family of four. For coverage in 2020, about 86 percent of enrollees in Delaware were eligible for tax credits, which help reduce the cost of the monthly premium.

*"Over the past two years, health insurance rates on the Affordable Care Act (ACA) marketplace are down more than 19 percent. That's good news for Delawareans who look to the marketplace for quality, affordable health care coverage," said Governor John Carney. "All Delaware families need access to affordable, quality health care. That access is especially critical now as we continue to fight the spread of COVID-19 and prepare for a possible resurgence of the virus this winter. I particularly encourage small-business owners, independent contractors and individuals who don't have access to health insurance through an employer to check out the plans available on Delaware's marketplace."*

Plans on the marketplace are spread among metal-level categories – bronze, silver, gold and platinum – and are based on how enrollees choose to split the costs of care with their insurance company. Bronze plans have low monthly premiums but high costs when you need care; gold plans have high premiums but lower costs when you need care. In a silver plan, the insurer pays about 70 percent of medical costs and the consumer pays about 30 percent. For any marketplace plan in 2021, individual consumers can't pay more than \$8,550 in out-of-pocket medical costs and families can't pay more than \$17,100.

“Catastrophic” plans are also available to some people. Catastrophic plans have low monthly premiums and very high deductibles. They may be an affordable way to protect yourself from worst-case scenarios, like getting seriously sick or injured. But you pay most routine medical expenses yourself.

For 2021, Highmark will offer 12 plans for individuals – three gold plans, three silver, three bronze, two platinum, and one catastrophic. Two dental insurers – Delta Dental of Delaware, Inc. and Dominion Dental Services, Inc. – will offer a collective 11 stand-alone dental plans on the marketplace, six with a low actuarial level (70 percent) and five with a high actuarial level (85 percent).

Consumers who pick silver health care plans might also qualify for additional savings through discounts on deductibles, copayments, and coinsurance. In Delaware, about 29 percent of current enrollees qualify for cost-sharing reductions.

All plans offer essential health benefits such as coverage of pre-existing conditions, outpatient care, emergency services, hospitalization, prescription drugs, mental health and substance use disorder services, lab services, and pediatric services.

*“High-quality, affordable health care greatly contributes to*

*the health and well-being of the residents of Delaware,” said Department of Health and Social Services Secretary Molly Magarik. “This year, COVID-19 has underscored how important such coverage is for Delawareans, especially those with chronic conditions or in other vulnerable circumstances. I urge everyone to shop for coverage on Delaware’s marketplace or to talk with their insurance agent or broker. For those who already have coverage, I encourage them to go back to HealthCare.gov or to their agent, update their information and compare plans to make sure they have the best coverage to meet their health care needs and their budget.”*

This year’s average 1 percent decrease in premiums comes as the market has stabilized after the significant 19 percent average reduction last year, said Insurance Commissioner Trinidad Navarro. “Decreasing premiums has increased the affordability and accessibility of ACA plans. We expect to see increased enrollment again this year. Now, more than ever, it is vital that every resident can afford the insurance they need for their families.”

### **Assistance for Delaware enrollees**

Consumers can go to HealthCare.gov or CuidadodeSalud.gov now to explore their options for 2021 coverage, and they can enroll anytime between Nov. 1 and Dec. 15. (Search “coronavirus” for how COVID-19 might impact marketplace coverage.) Quality ratings are displayed on plans on HealthCare.gov, using a five-star rating system, with five stars representing the highest quality. The rating is based on medical care, member experience and plan administration. In some cases – when plans are new or have low enrollment – ratings may not be available. A rating of three stars or above means a health plan is considered average or above average. All 12 of Delaware’s marketplace plans for 2021 are rated three stars.

Delawareans who need help enrolling in coverage will have access to free in-person assistance from federally funded and trained specialists at Westside Family Healthcare, and by certified application counselors at Henrietta Johnson Medical Center in Wilmington and La Red Health Center in Georgetown. For the third straight year, Westside is the only organization in Delaware to receive federal funding for navigators to help people enroll for coverage.

State-licensed insurance agents and brokers are also available to help individuals re-enroll and to help employers update their coverage, at no extra charge.

For more information, go to [www.ChooseHealthDE.com](http://www.ChooseHealthDE.com). You can enroll in marketplace coverage at [HealthCare.gov](http://HealthCare.gov) or by calling 1 (800) 318-2596 (TTY: 1 855 889-4325).

According to the U.S. Department of Health and Human Services (HHS):

- Eighty-six percent of Delaware's marketplace enrollees receive financial assistance to help pay their monthly premiums and/or deductibles and co-pays.
- The overall average monthly premium in Delaware is \$668, with the average premium reduced to \$192 per month after tax credit. For the 86 percent of Delawareans who receive financial assistance, the average premium after tax credit is \$110 per month.
- Among the 23,981 people who signed up during last year's open enrollment, about 75 percent were re-enrollees and 25 percent were new enrollees.
- Financial help is available for individuals with annual incomes up to \$51,040; for a family of four the income limit is \$104,800.
- About 70 percent of Delaware's enrollees signed up during the final three weeks of open enrollment in 2019, Nov. 25-Dec. 1, Dec. 2-8, and Dec. 9-17 (HHS extended last year's sign-up period by two days because of

technical issues on Dec. 15, the final scheduled day to buy coverage.)

- As of 2019, there is no longer a federal tax penalty for individuals who can afford coverage but who choose not to buy it.

The 10-year-old Affordable Care Act (ACA), which created the Health Insurance Marketplace, allows states to waive certain ACA requirements in order to customize their health insurance systems while retaining the basic protections of the ACA. In August 2019, Governor Carney signed legislation codifying various ACA consumer protections into state law and ensuring that if the ACA is ever repealed or changed, its consumer protections will remain in effect in Delaware. This includes provisions such as guaranteed-issue coverage (regardless of medical history), coverage for essential health benefits, a ban on lifetime and annual benefit maximums, limits on out-of-pocket costs, and rules regarding the factors that insurers can use to set premiums.

### **Support from Congressional Delegation**

Delaware's U.S. senators and representative urged uninsured Delawareans to find out what's available for them on the marketplace.

"I want to be perfectly clear: the Affordable Care Act is the law of the land, and health insurance navigators are on hand to help Delawareans enroll in an affordable health care plan that meets their families' needs and budget starting on Nov. 1," said U.S. Sen. Tom Carper. "Especially as our country navigates an unprecedented pandemic, it's critical that everyone has access to affordable, quality health coverage. I encourage everyone to visit [HealthCare.Gov](https://www.healthcare.gov) today to enroll without delay!" "Having affordable and comprehensive health insurance is critical, especially while in the middle of a pandemic and nearing the height of flu season," said U.S. Sen. Chris Coons. "Running through December 15, open enrollment is

the time for Delawareans to review and update existing health care plans or look for completely new coverage that works best for them. I'm encouraging everyone, whether you've got health coverage or you don't, to visit Delaware's Health Insurance Marketplace to evaluate coverage options and explore financial assistance that may be available." "In the midst of a pandemic, we've been starkly reminded of the importance of health insurance. That's why I join with my colleagues and partners in telling Delawareans that November 1st marks the beginning of the open enrollment period for the Affordable Care Act," said U.S. Rep. Lisa Blunt Rochester. "Experts and navigators will be on hand to help Delawareans select the plan that works best for them and their families and I encourage everyone to visit HealthCare.Gov to find out more and enroll."

In addition to the Health Insurance Marketplace, some residents might be eligible for coverage through Delaware's expanded Medicaid program, which is open year-round. More than 10,000

Delawareans have received coverage under the Medicaid expansion. To be screened for or to apply for Medicaid benefits, go to Delaware ASSIST. Note: As of Oct. 1, dental care is included in coverage for adult Medicaid enrollees in Delaware.

Both the Health Insurance Marketplace and the Medicaid expansion have helped to reduce Delaware's uninsured rate, decreasing from 10 percent in 2008 to 6.6 percent in 2019, according to the Census Bureau. That decline includes Delawareans who could not get coverage before the Affordable Care Act because of pre-existing conditions.